

Household Commercial Financial Services, Inc.
A Household International
Company

Wood Dale, IL 60191

Fax 630. 616.3260

**FORM OF LOAN SALE BAILEE LETTER
TO BE SENT PRIOR TO DELIVERY OF MORTGAGE NOTES**

Household

Re: HOMESENSE
Sale of Mortgage Loans

Attached please find a schedule containing a list of certain mortgage loans ("Mortgage Loans") which Mortgage Loans are owned by Homesense ("the Borrower"). The Borrower has requested Household Commercial Financial Services, Inc. ("HCFS") to deliver the Mortgage Notes to you in connection with your purchase of the same. Prior to delivery of the Mortgage Notes, HCFS requires your agreement to the terms and conditions upon which such Mortgage Notes will be delivered as evidence by your execution hereof in the space provided for such purpose below.

The Mortgage Notes comprise a portion of the Collateral securing loans made by HCFS to the Borrower. Each of the Mortgage Loans is subject to a security interest in favor of HCFS, which security interest shall be automatically released upon your remittance of the full amount of the required Release Price of such Mortgage Loans (as defined in the Credit Agreement by and between HCFS and Borrower) (the "Release Price") by wire transfer to the following account maintained for the benefit of the Borrower:

WIRE INSTRUCTIONS TO REMITTANCE ACCOUNT:

HOUSEHOLD BANK, fsb.
Prospect Heights, IL 60070
Acct # 019-004-7827
ABA# 271-970-011
Ref.: Bob Carse and Homesense

Pending your purchase of each Mortgage Loan and until the Release Price therefor is received, the aforesaid security interest therein will remain in full force and effect, and you shall hold possession of such Collateral and the documentation evidencing same as custodian, agent and bailee for and on behalf of HCFS. In the event any Mortgage Loan is unacceptable for purchase, return the rejected item directly to HCFS at the address set forth below. In no event shall any Mortgage Loan be returned, or any sales proceeds of any kind (whether on account of principal, interest, premium or otherwise) be remitted to the Borrower. The Mortgage Notes must be so returned or sales proceeds in an amount equal to the Release Price remitted in full, no later than five (5) days from the date of delivery thereof to you.

Plaintiff
Exhibit

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CV-0091-MEF
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